

When you can't be there



Cover that gives you financial support when you need it most – **from as little as 80 cents a month**

The Student Personal Accident Discretionary Trust is a simple, great value accident protection package designed solely for students and available exclusively through JLT Australia - one of Australia's leading providers insurance and risk solutions.

- ✓ Three Simple Cover Options
- ✓ Discretionary Claims Decisions – sometimes beyond the scope of normal insurance
- ✓ Surplus Profits Returned to Members
- ✓ Instant Cover – simple on-line application process
- ✓ Backed by Exceptional Customer Service and Claims Support



Please note that the above is a summary only. All claims are subject to the Trustee's discretion and/or the policy terms and conditions. A full schedule of benefits is available by visiting www.jlta.com.au/studentpa. Any advice in the above is general. To help you decide if this product suits you, please read the Product Disclosure Statement. We are also happy to provide you with further information.